

# **Customer Credit Limit - User Guide**

by CedCommerce Products Documentation

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## 1. Overview



# CUSTOMER CREDIT LIMIT

## USER GUIDE

### CedCommerce Inc.

This document will explain the feature and functionality of CUSTOMER CREDIT LIMIT extension by CedCommerce for your Magento® Store.

#### Magento® Editions Compatibility Community – 2.0.x , 2.1.x , 2.2.x

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## 2. Product Description

**Customer Credit Limit** facilitates admin to set the credit limit for customers thereby adding payment method “**Pay on Account**”, that works towards accepting credit orders. The customer can place an order via the “**Pay on Account**” payment method as long as he does not exceeds the credit limit. This Feature allows a merchant to brand their Store Credit as their own.

When we talk about a B2B business where bulk purchasing is done, allowing your customers to purchase goods keeping in terms with your approved credit limit, plays a major role in uplifting your business.

**Customer Credit limit 2.x** adds a payment method “**Pay on Account**”, which is used to accept credit orders. If a customer exceeds the credit limit provided to him by the admin, the customer can no longer order with the “**Pay on Account**” method, **Credit Limit** exceeds limit message is shown on the Checkout page. With our Customer Credit Limit, even customers can keep track of their available credit.

### 3. Outstanding Features of Extension

#### For Customers:

- Use Store Credit Limit provided to him to pay for his order
- A customer can check the details of their Used and Remaining limit
- Refund for the product ordered via credit limit is easily managed for the customer.
- The customer can pay for the Credit Amount to the admin.

#### For Admin:

- Select the customer whom to award the Credit Limit.
- The admin can assign the Credit Limit based on the group wise.
- View the list of customers who are using the Credit Limit feature.
- The admin can able to manage the status of the order placed via Credit amount.
- The admin can able to assign the same credit amount to multiple customers at once.

#### Benefit:

- 100% open source
- Easy Installation and Extension Configuration Process
- User-friendly interface

### 4. General Configuration

In order to configure your Credit Limit Extension, login into the Magento administrative panel, and select **Stores > Configuration > Credit Limit**

## Customer Credit Limit

<b>Enable Customer Credit Limit Option</b> <small>[store view]</small>	Yes	▼
<b>Assign Credit Limit</b> <small>[store view]</small>	Customer Wise	▼
<b>Assign Credit Limit To Multiple Customer At Once</b> <small>[store view]</small>	Yes	▼
<b>Allow Customer To Pay The Due Amount</b> <small>[store view]</small>	Yes	▼
<b>Minimum Amount Customer Can Pay</b> <small>[store view]</small>	10	
<b>Hide Offline Payment Method in Checkout While Doing Payment</b> <small>[store view]</small>	No	▼

### The details of the section are as follows:

- 1. Enable Customer Credit Limit Option:** Select **Yes** or **No** based on the requirement whether admin wants to use Credit Limit or not.
- 2. Assign Credit Limit:** The admin can apply the Credit Limit in 2 ways:
  - a. Customer wise:** The admin can assign the credit limit based on customer wise.
  - b. Group-wise:** The admin can set the credit limit for the group available.

### Credit Limit Assignment To Customer Group

[store view]

Customer Group	Credit Limit	Action
Genera ▼	20	
Retailer ▼	30	
<input type="button" value="Add Credit"/>		

if left empty,you cannot assign credit limit to customer

**Caution:** Do not set the credit limit multiple times for a particular customer group.

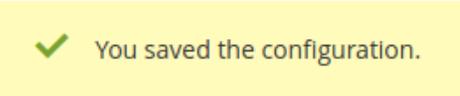
- 3. Assign Credit Limit To Multiple Customer At Once:** If the admin has assigned the credit limit to apply **Customer wise**, then this field would come down. The admin can decide whether he wants to apply the credit limit for multiple customers or not.
- 4. Allow Customer To Pay The Due Amount:** The admin can set the option for customers to pay the credit amount from the customer panel.
- 5. Minimum Amount Customer Can Pay:** The admin can set the minimum amount that the customer can pay for credit amount.

**6. Hide Offline Payment Method in Checkout While Doing Payment:** The admin can select the options as **Yes** or **No** based on his requirement, whether he wants to show the offline method to pay for the credit amount to the admin or not.

Once, the admin has configured the credit limit settings based on his requirements, he just needs to click on the **save config** button.

A rectangular button with an orange background and the text "Save Config" in white.

After the admin has selected the **Save Config** settings, the admin would be getting a success message as **You saved the configuration.**

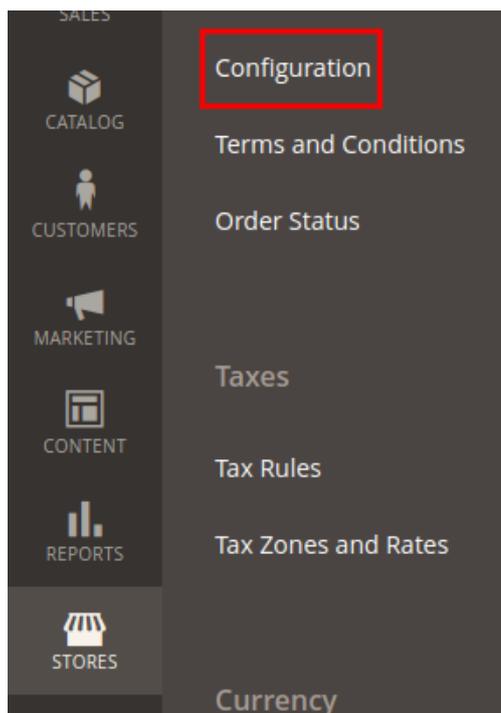
A yellow rectangular box containing a green checkmark icon followed by the text "You saved the configuration." in black.

## 5. Credit Limit Configuration

### **Credit Limit Configuration:**

This section enables the admin to allow the customers to pay for products via Credit Limit Amount. In order to do so the steps are as follows:

In the admin panel from the left navigation bar click on the **Stores ->Configuration**



**The admin would be redirected to the Configuration page:**

1. Go to the **Sales->Payment Methods**
2. Go to the pay by **Credit Amount Section**.
3. **The Credit Amount section consists of following fields which are as follows:**

### Pay By Credit Amount

<b>Enabled</b> <small>[website]</small>	<input type="text" value="Yes"/>
<b>Title</b> <small>[store view]</small>	<input type="text" value="Pay On Credit Account1"/>
	<small>This appears at the checkout page during payment</small>
<b>New order Status</b> <small>[store view]</small>	<input type="text" value="Order Placed By Credit Limit"/>

a. **Enabled:** The admin can select as Yes or No based on his requirement, whether he wants the customer to pay for the product via credit cart amount.

b. **Title:** This admin needs to enter the amount that he wants to show for payment via Credit Limit.

c. **New Order Status:** The admin can select what status should be shown for the new order placed via Credit Limit.

There is **3 status** :

i. **Pending:** If the admin has chosen the state as **Pending**, then on placing the order the customer could able to credit the pay the credit amount to the admin.

ii. **Processing:** If the admin has chosen the state as **Processing**, then on placing the order the customer could not able to credit the purchasing product to the admin. Along with that, the customer would be credited the purchased amount and the order would be in the Invoiced state.

**Order Placed by Credit Limit:** If the admin has chosen the state as **Order Placed by Credit Limit**, then on placing the order the customer could able to credit the pending amount to the admin.

Once, the admin has selected the settings as per his requirement he just needs to clicks on the **Save Config** button.

**Save Config**

Once, the admin clicks on the Save Config button, he would be getting a success message as **You saved the Configuration**.

 You saved the configuration.

## 6. Assign Credit Limit to Customer

To **configure** the Credit Limit for any customer admin need to assign the credit amount for each customer individually as well as multiple based on his requirement. He can even close the feature for any of the individual customers at any time.

To assign the credit limit to any customer, admin can navigate to **Customer < Credit Limits < Add Credit Limit**

## Credit Limit

Credit Limit \*

### Adding the Credit Limit Amount

Search [Reset Filter](#) 2 records found  per page   of 1

<input type="checkbox"/>	ID#	First Name	Last Name	Email
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input checked="" type="checkbox"/>	69	getter	getter	getter@email.com
<input checked="" type="checkbox"/>	70	raman	singh	raman@email.com

### Selecting the Customer to whom to provide the Credit Limit

Once, the admin has assigned the customers with the credit limit he just needs to click on the **save** button.

Save

Once, the admin has clicked on Save button he would be getting the success message as **Credit Limit Created Successfully**

✓ Credit Limit Created Successfully

Now the Credit limit to the customer has been provided and he can purchase the product from a store for a certain amount.

Admin can also track the customer Credit details (*Credit Amount Provided / Used Credit Amount / Remaining Credit Amount*)

**Note:** Add Credit Limit will get disabled if in the **configuration settings** we have applied the **Assigned Credit limit** by **Customer Group Wise**.

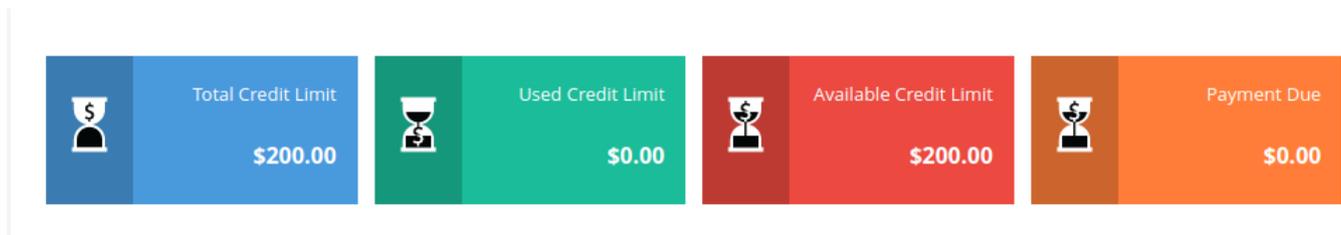
## 7. Store Credit Page (Logged In User)

To view the credit limit customer can check his details from the **My Account** option and then move to the **Credit Limit** tab.

Here he can view all the information regarding his total credit that was provided by the admin, how much credit he has utilized and the credit that has been left.

A customer can also view all of his order placed via credit limit option, and track the details for that.

### Credit Limit



## 8. Customer Purchase via Credit Provided

If a customer has been assigned with the Credit Limit, the Credit component will display the payment method at the time of checkout. If the customer does not have a Credit balance, the component will not display.

### Payment Method:

Pay On Credit Account1

Available Credit Amount: \$200.00

My billing and shipping address are the same

raman singh

good to go

New York, New York 10001

United States

9090909090

Place Order

Once, the order has been placed with the Credit Account click on the **Place Order**.  
On clicking the Place Order, the admin would be getting a thanks message with an order number.

# Thank you for your purchase!

Your order number is: **000000076**.

We'll email you an order confirmation with details and tracking info.

[Continue Shopping](#)

In order to view the order from the Account section. From the top navigation bar click on the **My Account**.



Once, the customer clicks on **My Account section -> Orders**

Recent Orders [View All](#)

Order #	Date	Ship To	Order Total	Status	Action
000000076	3/15/19	raman singh	\$92.00	Pending	<a href="#">View Order</a>   <a href="#">Reorder</a>

**Note:** *If the Status would be Pending then only the customer could able to pay the credit amount to the admin.*

The orders would be shown that are placed by the admin. In order to view the particular order click on **View Order**.

# Order # 000000076 PENDING

March 15, 2019

[Reorder](#)

[Pr](#)

Items Ordered				
Product Name	SKU	Price	Qty	Subtc
Didi Sport Watch	24-WG02	\$92.00	Ordered: 1	\$92.
			Subtotal	\$92
			Shipping & Handling	\$0
			<b>Grand Total</b>	<b>\$92</b>

## Order Information

Shipping Address	Shipping Method	Billing Address	Payment Method
raman singh high good to go New York, New York, 10001 United States T: 9090909090	Best Way - Table Rate	raman singh high good to go New York, New York, 10001 United States T: 9090909090	Pay On Credit Account1

Once, the customer clicks on the **View order**, he would be redirected to the particular order.

## 9. Check Credit Limit Update

In order to view the Credit Limit after the product order has been place.  
 From the top navigation bar, click on the **User name-> My Account**.  
 Once the customer go to the **My Account** page click on the **Credit Amount** that is present on the left navigation bar.

## Credit Limit

	Total Credit Limit <b>\$200.00</b>		Used Credit Limit <b>\$92.00</b>		Available Credit Limit <b>\$108.00</b>		Payment Due <b>\$92.00</b>
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- Pay Total Due Amount: **\$92.00**
- Pay Minimum Amount: **\$10.00**
- Pay other amount. *Other amount should be greater than min and less than total due amount*

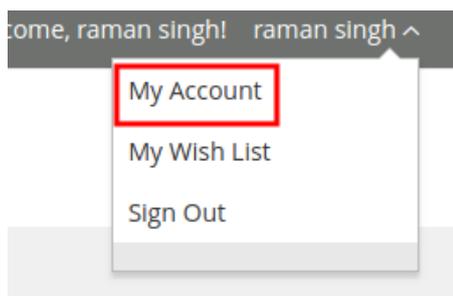
### Order Placed By Credit Limit

Order #	Date	Ship To	Order Total	Status	Action
000000076	3/15/19	raman singh	\$92.00	Pending	<a href="#">View Order</a>   <a href="#">Reorder</a>

The customer could able to see the changes in the **Credit Limit** based on the purchase of product.

## 10. Customers Credit Amount payment

The customer can able to pay for the credit amount to the admin, for the order he has placed. In order to do from the top navigation bar, click on **User name-> My Account**



On clicking the **My account** the customer would be redirected to the **My Account** section.

### Recent Orders [View All](#)

Order #	Date	Ship To	Order Total	Status	Action
000000076	3/15/19	raman singh	\$92.00	Pending	<a href="#">View Order</a>   <a href="#">Reorder</a>

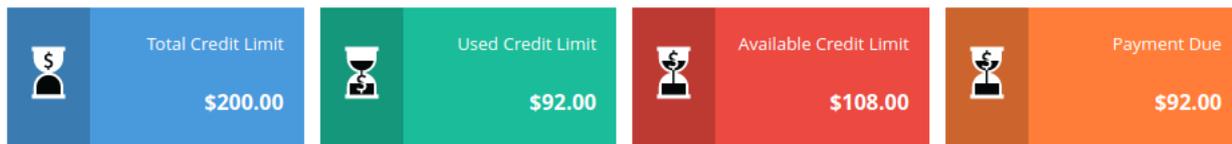
Note: When the **Status** is in the **Pending** state then only the customer can able to pay the credit about to the vendor

In order to navigate to the **Credit Limit** page, from the left navigation bar click on the **Credit Account** link.

Credit Account

Once, the customer clicks on the Credit Account link he would be redirected to the **Credit Limit** page.

## Credit Limit



- Pay Total Due Amount: **\$92.00**
- Pay Minimum Amount: **\$10.00**
- Pay other amount. *Other amount should be greater than min and less than total due amount*

Enter Amount

### Order Placed By Credit Limit

Order #	Date	Ship To	Order Total	Status	Action
000000076	3/15/19	raman singh	\$92.00	Pending	<a href="#">View Order</a>   <a href="#">Reorder</a>

Here, the customer can pay the amount as follows:

1. **Pay total due amount:** If the customer clicks on this option, it means the customer is paying the total due amount.
2. **Pay minimum amount:** If the customer clicks on this option, it means the customer is paying the minimum amount to the customer.
3. **Pay other amounts:** If the customer clicks on this, then the customer can add the amount within the range as: **Minimum Amount < Pay amount < Total due amount**

Once, the payment is done, click on the **Save** button.

After clicking on the Save button select the payment method and click on **"Pay Now"**. Once, the **Pay Now** is clicked the customer would be getting order number.

# Thank you for your purchase!

Your order number is: **000000077**.

We'll email you an order confirmation with details and tracking info.

[Continue Shopping](#)

Now, again redirect to the **Credit Limit** Page.

## Credit Limit



The admin can clearly see that the **Payment Due** amount is changed to **\$0**. It means the whole of the credit amount is sent to the admin.

## 11. Admin Updating the Credit Limit

When the customer makes the payment for his outstanding credit limit to the admin via any offline method, then the admin needs to update the customer's detail in the panel.

*Customer < Credit Limit < Pay Amount*

<input type="checkbox"/>	98	raman@email.com	\$200.00	\$92.00	\$200.00	<a href="#">Edit</a>	<a href="#">Pay Amount</a>
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Once, the admin click on the Pay Amount, the admin would be redirected to the **Manage Balance** page.

### Manage Balance

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Total Limit	<input type="text" value="200.0000"/>
Credit Balance	<input type="text" value="200.0000"/>
Payment Due	<input type="text" value="0"/>
Paid Amount *	<input type="text" value="200"/>
Transaction Id *	<input type="text" value="ghh"/>
Date *	<input type="text" value="2019-03-15"/> 

Add the values as per the fields given and click on the **Save** button.

## 12. Support

If you need any further support or have any questions directly related to Credit Limit extension, please use our Online Message Form to contact us or send us an email at support@cedcommerce.com

**Best Regards,**

**CedCommerce Team**